

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Eastern District of Virginia

Case number (if known) _____

Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

FILED

2018 NOV 14 A 10:26

CLERK ☐ Check if this is an
US BANKRUPTCY ☒ joint filing
ALEXANDRIA DIVISION

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

WILLIAM
First name
RASHIDU
Middle name
YATES
Last name
N/A
Suffix (Sr., Jr., II, III)

N/A
First name
N/A
Middle name
N/A
Last name
N/A
Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

N/A
First name
N/A
Middle name
N/A
Last name
N/A
First name
N/A
Middle name
N/A
Last name

N/A
First name
N/A
Middle name
N/A
Last name
N/A
First name
N/A
Middle name
N/A
Last name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 9 1 3 8
OR
9 xx - xx - N / A

xxx - xx - N / A
OR
9 xx - xx - N / A

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and doing business as names

☒ I have not used any business names or EINs.

N/A
Business name

N/A
Business name

N / - A
EIN

N / - A
EIN

About Debtor 2 (Spouse Only in a Joint Case):

☐ I have not used any business names or EINs.

N/A
Business name

N/A
Business name

N / - A
EIN

N / - A
EIN

5. Where you live

8236 STODDARD ROAD
Number Street

MANASSAS VA 20110
City State ZIP Code

PRINCE WILLIAM
County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

N/A
Number Street

N/A
P.O. Box

N/A
City State ZIP Code

If Debtor 2 lives at a different address:

N/A
Number Street

N/A

N/A
City State ZIP Code

N/A
County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

N/A
Number Street

N/A
P.O. Box

N/A
City State ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

N/A
N/A
N/A
N/A

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

N/A
N/A
N/A
N/A

Debtor 1

WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

8. How you will pay the fee

☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☒ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☒ No

☐ Yes. District N/A When MM / DD / YYYY Case number N/A
District N/A When MM / DD / YYYY Case number N/A
District N/A When MM / DD / YYYY Case number N/A

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes. Debtor N/A Relationship to you N/A
District N/A When MM / DD / YYYY Case number, if known N/A
Debtor N/A Relationship to you N/A
District N/A When MM / DD / YYYY Case number, if known N/A

11. Do you rent your residence?

☒ No. Go to line 12.

☐ Yes. Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1

WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

☒ No. Go to Part 4.

☐ Yes. Name and location of business

N/A

Name of business, if any

N/A

Number Street

N/A

N/A

City

State

ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☒ No

☐ Yes. What is the hazard?

N/A

N/A

If immediate attention is needed, why is it needed? N/A

N/A

Where is the property?

N/A

Number Street

N/A

N/A

City

State

ZIP Code

Debtor 1

WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1

WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
☒ Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☒ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

N/A

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
☒ No
☐ Yes

18. How many creditors do you estimate that you owe?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

19. How much do you estimate your assets to be worth?

- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input checked="" type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?

- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input checked="" type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X William Rashidu Yates

Signature of Debtor 1

Executed on

11/14/2018
MM / DD / YYYY

X N/A

Signature of Debtor 2

Executed on

MM / DD / YYYY

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X N/A

Date

Signature of Attorney for Debtor

MM / DD / YYYY

N/A

Printed name

N/A

Firm name

N/A

Number Street

N/A

N/A

City

State

ZIP Code

Contact phone _____

Email address

N/A

Bar number _____

State _____

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- ☐ No
☒ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- ☐ No
☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- ☒ No

☐ Yes. Name of Person Prepared by Debtor with wife's help

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

x William Rashidu Yates *WRYates* **x** N/A
Signature of Debtor 1 Signature of Debtor 2

Date

11/14/2018
MM / DD / YYYY

Date

MM / DD / YYYY

Contact phone

(703) 361-7113

Contact phone

Cell phone

(571) 432-8919

Cell phone

Email address

wryates@hotmail.com

Email address

N/A

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
- 1a. Copy line 55, Total real estate from *Schedule A/B* \$ 450,000.00
- 1b. Copy line 62, Total personal property, from *Schedule A/B* \$ 905,245.00
- 1c. Copy line 63, Total of all property on *Schedule A/B* \$ 1,355,245.00

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
- 2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* \$ 586,384.00
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
- 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$ 450,000.00
- 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* + \$ 9,000.00
- Your total liabilities \$ 1,045,000.00

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
- Copy your combined monthly income from line 12 of *Schedule I* \$ 3,775.73
5. *Schedule J: Your Expenses* (Official Form 106J)
- Copy your monthly expenses from line 22c of *Schedule J* \$ 6,454.00

Debtor 1

WILLIAM

RASHIDU

YATES

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records

6 Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income. Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 6,160.67

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)

\$ 4,835.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ 0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 0.00

9d. Student loans. (Copy line 6f.)

\$ 103,049.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ \$ 0.00

9g **Total.** Add lines 9a through 9f

\$ 107,884.00

Fill in this information to identify your case and this filing:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name
Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: Eastern District of Virginia
Case number _____

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1 8236 Stoddard Drive
Street address, if available, or other description

Manassas VA 20110
City State ZIP Code

Manassas City/Prince William Coun
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 450,000.00
Current value of the portion you own? \$ 450,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

If you own or have more than one, list here:

1.2. N/A
Street address, if available, or other description

N/A
N/A
City State ZIP Code

N/A
County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$
Current value of the portion you own? \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

Debtor 1

WILLIAM RASHIDU

First Name Middle Name Last Name

Case number (if known)

1.3.

N/A

Street address, if available, or other description

N/A

N/A

City State ZIP Code

N/A

County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$ 450,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: Toyota
 Model: Highlander
 Year: 2007
 Approximate mileage: _____
 Other information:
Location 8236 Stoddard Drive
Manassas VA 20110

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ 9,000.00 \$ 1,500.00

☐ **Check if this is community property** (see instructions)

If you own or have more than one, describe here:

3.2 Make: N/A
 Model: N/A
 Year: N/A
 Approximate mileage: N/A
 Other information:
N/A

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

☐ **Check if this is community property** (see instructions)

Debtor 1

WILLIAM RASHIDU
First Name Middle Name Last Name

Case number (if known)

3.3. Make: N/A
 Model: N/A
 Year: N/A
 Approximate mileage: N/A
 Other information:
N/A

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

3.4. Make: N/A
 Model: N/A
 Year: N/A
 Approximate mileage: N/A
 Other information:
N/A

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

4.1. Make: N/A
 Model: N/A
 Year: N/A
 Other information:
N/A

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

If you own or have more than one, list here.

4.2. Make: N/A
 Model: N/A
 Year: N/A
 Other information:
N/A

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$ 1,500.00

Debtor 1

WILLIAM RASHIDU

Document Page 14 of 98

First Name Middle Name Last Name

Case number (if known)

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6 Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe: Dining set, Microwave, Sofas, Lamps, Living Room Furniture, TV, Appliances \$ 2,500.00**7 Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe: Camera \$ 100.00**8 Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No☐ Yes. Describe: N/A \$ 0.00**9 Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe: Tred Mill \$ 100.00**10 Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes Describe: N/A \$ 0.00**11 Clothes**

Examples: Everyday clothes, furs, eather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe: Personal clothings \$ 600.00**12 Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe: Ring \$ 75.00**13 Non-farm animals**

Examples: Dogs, cats, birds, horses

☐ No☒ Yes. Describe: Dog \$ 200.00**14 Any other personal and household items you did not already list, including any health aids you did not list**☐ No☐ Yes. Give specific information: Books, Pictures \$ 100.00**15 Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$ 3,725.00

Debtor 1

WILLIAM RASHIDU
First Name Middle Name Last Name

Document Page 15 of 98

Case number (if known)

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No☐ Yes

Cash \$ 0.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes

Institution name:

17.1. Checking account:	_____	\$ 0.00
17.2. Checking account:	_____	\$ _____
17.3. Savings account:	_____	\$ _____
17.4. Savings account:	_____	\$ _____
17.5. Certificates of deposit:	_____	\$ _____
17.6. Other financial account:	_____	\$ _____
17.7. Other financial account:	_____	\$ _____
17.8. Other financial account:	_____	\$ _____
17.9. Other financial account:	_____	\$ _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes

Institution or issuer name:

N/A	_____	\$ 0.00
N/A	_____	\$ 0.00
N/A	_____	\$ 0.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.

Name of entity:	% of ownership:	
N/A	0% %	\$ 0.00
N/A	0% %	\$ 0.00
N/A	0% %	\$ 0.00

Debtor 1 **WILLIAM RASHIDU YATES** Document Page 16 of 98
 First Name Middle Name Last Name Case number (if known)

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

N/A

\$ 0.00

N/A

\$ 0.00

N/A

\$ 0.00

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each

account separately.

Type of account:

Institution name:

401(k) or similar plan:

N/A

\$ 0.00

Pension plan:

N/A

\$ 0.00

IRA:

N/A

\$ 0.00

Retirement account:

N/A

\$ 0.00

Keogh:

N/A

\$ 0.00

Additional account:

N/A

\$ 0.00

Additional account:

N/A

\$ 0.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes

Institution name or individual:

Electric:

N/A

\$ 0.00

Gas:

N/A

\$ 0.00

Heating oil:

N/A

\$ 0.00

Security deposit on rental unit:

N/A

\$ 0.00

Prepaid rent:

N/A

\$ 0.00

Telephone:

N/A

\$ 0.00

Water:

N/A

\$ 0.00

Rented furniture:

N/A

\$ 0.00

Other:

N/A

\$ 0.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes

Issuer name and description:

N/A

\$ 0.00

N/A

\$ 0.00

N/A

\$ 0.00

Debtor 1 **WILLIAM RASHIDU YATES** Document Page 17 of 98 Case number (if known) _____
 First Name Middle Name Last Name

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

N/A	\$	0.00
0.00	\$	0.00
N/A	\$	0.00

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them. N/A \$ 0.00**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them. N/A \$ 0.00**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No☐ Yes. Give specific information about them. N/A \$ 0.00**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years. Federal & State joint with wife

Federal:	\$	10.00
State:	\$	10.00
Local:	\$	0.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ No☒ Yes. Give specific information. Child Support Virginia past due due to unemployment \$ 4,835.00

Alimony:	\$	
Maintenance:	\$	
Support:	\$	
Divorce settlement:	\$	
Property settlement:	\$	

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits, unpaid loans you made to someone else

☒ No☐ Yes. Give specific information. N/A \$ 0.00

Debtor 1

WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known)

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value

N/A

\$ 0.00

N/A

\$ 0.00

N/A

\$ 0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information. N/A

\$ 0.00

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No☒ Yes. Describe each claim.

Claims of forgery, mortgage fraud, misrepresentation, contract clai

\$ 450,000.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims☐ No☒ Yes. Describe each claim.

Claims of forgery, mortgage fraud, misrepresentation, contract clai

\$ 450,000.00

35. Any financial assets you did not already list☒ No☐ Yes. Give specific information.

\$ 0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$ 900,020.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned☒ No☐ Yes. Describe.

N/A

\$ 0.00

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No☐ Yes. Describe.

N/A

\$ 0.00

Debtor 1

WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known)

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No☐ Yes. Describe

N/A

\$ 0.00

41. Inventory

☒ No☐ Yes. Describe

N/A

\$ 0.00

42. Interests in partnerships or joint ventures

☒ No☐ Yes. Describe

Name of entity:

N/A

% of ownership:

%

\$ 0.00

%

\$ 0.00

%

\$ 0.00

43. Customer lists, mailing lists, or other compilations

☒ No☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe

N/A

\$ 0.00

44. Any business-related property you did not already list

☒ No☐ Yes. Give specific information

N/A

\$ 0.00

N/A

\$ 0.00

N/A

\$ 0.00

N/A

\$ 0.00

N/A

\$ 0.00

N/A

\$ 0.00

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$ 0.00

Part 6:

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.☐ Yes. Go to line 47.

**Current value of the
portion you own?**

Do not deduct secured claims
or exemptions.

47. Farm animals

Examples. Livestock, poultry, farm-raised fish

☒ No☐ Yes

N/A

\$ 0.00

Debtor 1 **WILLIAM RASHIDU YATES** Document Page 20 of 98
 First Name Middle Name Last Name Case number (if known)

48 Crops—either growing or harvested

☒ No
☐ Yes. Give specific information N/A \$ 0.00

49 Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No
☐ Yes N/A \$ 0.00

50 Farm and fishing supplies, chemicals, and feed

☒ No
☐ Yes N/A \$ 0.00

51 Any farm- and commercial fishing-related property you did not already list

☒ No
☐ Yes. Give specific information N/A \$ 0.00

52 Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$ 0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53 Do you have other property of any kind you did not already list?

Examples Season tickets, country club membership

☒ No
☐ Yes. Give specific information N/A \$ 0.00
 \$ 0.00
 \$ 0.00

54 Add the dollar value of all of your entries from Part 7. Write that number here →

\$ 0.00

Part 8: List the Totals of Each Part of this Form

55 Part 1: Total real estate, line 2 → \$ 450,000.00

56 Part 2: Total vehicles, line 5 \$ 1,500.00

57 Part 3: Total personal and household items, line 15 \$ 3,725.00

58 Part 4: Total financial assets, line 36 \$ 900,020.00

59 Part 5: Total business-related property, line 45 \$ 0.00

60 Part 6: Total farm- and fishing-related property, line 52 \$ 0.00

61 Part 7: Total other property not listed, line 54 + \$ 0.00

62 Total personal property. Add lines 56 through 61. \$ 905,245.00 Copy personal property total → + \$ 905,245.00

63 Total of all property on Schedule A/B. Add line 55 + line 62.

\$ 1,355,245.00

Fill in this information to identify your case:

Debtor 1	<u>WILLIAM</u>	<u>RASHIDU</u>	<u>YATES</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the Eastern District of Virginia			
Case number (If known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>8236 Stoddard Dr</u> Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$ 450,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 Tennant to be the entirety
Brief description: <u>2007 Toyota Highlan</u> Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$ 1,500.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(8)
Brief description: <u>House Hold items</u> Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$ 2,500.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☒ Yes

Debtor 1

WILLIAM

RASHIDU

YATES

Case number (if known) _____

First Name

Middle Name

Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: <u>Camera</u> Line from Schedule A/B: <u>7</u>	\$ <u>100.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 _____
Brief description: <u>Trede Mill/Exercise</u> Line from Schedule A/B: <u>9</u>	\$ <u>100.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 _____
Brief description: <u>Personal Clothings</u> Line from Schedule A/B: <u>11</u>	\$ <u>600.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4) _____
Brief description: <u>Ring</u> Line from Schedule A/B: <u>12</u>	\$ <u>75.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4) _____
Brief description: <u>Dog</u> Line from Schedule A/B: <u>13</u>	\$ <u>200.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(5) _____
Brief description: <u>Books/Pictures</u> Line from Schedule A/B: <u>14</u>	\$ <u>100.00</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 _____
Brief description: <u>Cash on hand</u> Line from Schedule A/B: <u>16</u>	\$ <u>0.00</u>	<input checked="" type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 _____
Brief description: <u>Cash in Bank</u> Line from Schedule A/B: <u>17</u>	\$ _____	<input checked="" type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 _____
Brief description: <u>Federal/State Refun</u> Line from Schedule A/B: <u>28</u>	\$ <u>20.00</u>	<input checked="" type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 _____
Brief description: <u>Claims of forgery</u> Line from Schedule A/B: <u>33</u>	\$ <u>450,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 _____
Brief description: <u>contingent and unliq</u> Line from Schedule A/B: <u>34</u>	\$ <u>450,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4 _____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Eastern District of Virginia

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
--	--	--

2.1	Undisclosed C/O M&T Bank	Describe the property that secures the claim:	\$ 74,022.00	\$ 450,000.00	\$ 74,022.00
-----	--------------------------	---	--------------	---------------	--------------

Creditor's Name

Number Street

PO BOX 64112

Baltimore M 21284
City State ZIP Code

8236 Stoddard Dr. Manassas VA 20110

As of the date you file, the claim is: Check all that apply.

- ☒ Contingent
☒ Unliquidated
☒ Disputed

Nature of lien: Check all that apply

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) Rescission

Who owes the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number X X X X

2.2	Undisclosed C/O Nationstar	Describe the property that secures the claim:	\$ 450,000.00	\$ 450,000.00	\$ 450,000.00
-----	----------------------------	---	---------------	---------------	---------------

Creditor's Name

Number Street

PO Box 650783

Dallas TX 75285
City State ZIP Code

8236 Stoddard Dr. Manassas VA 20110

As of the date you file, the claim is: Check all that apply.

- ☒ Contingent
☒ Unliquidated
☐ Disputed

Nature of lien: Check all that apply

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) Rescission/forgor

Who owes the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number 7 9 4 8

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 524,022.00

Debtor 1 **WILLIAM RASHIDU YATES** Case number (if known) _____
 First Name Middle Name Last Name

Additional Page

Part 1:

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
--	--	--

2.3 Wells Fargo Dealer Services Describe the property that secures the claim: \$ 11,000.00 \$ 3,000.00 \$ 8,000.00

Creditor's Name

Number Street

PO Box 25341

Santa Ana

CA 92799

City

State ZIP Code

2007 Toyota Highlander, location 8236
Stoddard Dr. Manassas VA 20110

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) Auto loan

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.5 US Dept of Education

Creditor's Name

Number Street

PO BOX 5609

GREENVILLE

TX 75403

City

State ZIP Code

Student Loan

Describe the property that secures the claim: \$ 27,201.00 \$ \$

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) Incorrect Account

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number 1 3 2 9

2.5 US Dept of Education

Creditor's Name

Number Street

PO BOX 5609

GREENVILLE

TX 75403

City

State ZIP Code

Student Loan

Describe the property that secures the claim: \$ 24,161.00 \$ \$

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) incorrect account

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number 1 3 2 9

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 62,362.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$ 586,384.00

Debtor 1 **WILLIAM** **RASHIDU** **YATES** Case number (if known) _____
First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ On which line in Part 1 did you enter the creditor? _____
Name _____
Last 4 digits of account number _____

Number Street

City State ZIP Code

☐ On which line in Part 1 did you enter the creditor? _____
Name _____
Last 4 digits of account number _____

Number Street

City State ZIP Code

☐ On which line in Part 1 did you enter the creditor? _____
Name _____
Last 4 digits of account number _____

Number Street

City State ZIP Code

☐ On which line in Part 1 did you enter the creditor? _____
Name _____
Last 4 digits of account number X X X X

Number Street

City State ZIP Code

☐ On which line in Part 1 did you enter the creditor? _____
Name _____
Last 4 digits of account number _____

Number Street

City State ZIP Code

☐ On which line in Part 1 did you enter the creditor? _____
Name _____
Last 4 digits of account number _____

Number Street

City State ZIP Code

Fill in this information to identify your case:

Debtor 1	WILLIAM	RASHIDU	YATES
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	N/A		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Virginia			
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1			
Priority Creditor's Name	Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____		
Number _____ Street _____	When was the debt incurred? _____		
City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	Type of PRIORITY unsecured claim:		
Is the claim subject to offset?	<input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		
<input type="checkbox"/> No <input type="checkbox"/> Yes			

2.2			
Priority Creditor's Name	Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____		
Number _____ Street _____	When was the debt incurred? _____		
City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	Type of PRIORITY unsecured claim:		
Is the claim subject to offset?	<input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		
<input type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1

WILLIAM

RASHIDU

YATES

Page 27 of 98

First Name

Middle Name

Last Name

Case number (if known)

Part 1: Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Total claim

Priority
amountNonpriority
amount☐

Priority Creditor's Name

Last 4 digits of account number

\$

\$

\$

Number Street

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

☐ Domestic support obligations☐ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were intoxicated☐ Other. Specify

Is the claim subject to offset?

☐ No☐ Yes☐

Priority Creditor's Name

Last 4 digits of account number

\$

\$

\$

Number Street

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

☐ Domestic support obligations☐ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were intoxicated☐ Other. Specify

Is the claim subject to offset?

☐ No☐ Yes☐

Priority Creditor's Name

Last 4 digits of account number

\$

\$

\$

Number Street

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

☐ Domestic support obligations☐ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were intoxicated☐ Other. Specify

Is the claim subject to offset?

☐ No☐ Yes

Debtor 1

WILLIAM

RASHIDU

YATES

Page 28 of 98

First Name

Middle Name

Last Name

Case number (if known)

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	American Express Nonpriority Creditor's Name P.O. BOX 981537 Number Street EL PASO TX 79998 City State ZIP Code	Last 4 digits of account number <u>4 0 0 8</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other: Specify <u>incorrect accountings</u>	\$ <u>2,500.00</u>
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
4.2	Bank of America Nonpriority Creditor's Name PO BOX 982235 Number Street EL PASO TX 79998 City State ZIP Code	Last 4 digits of account number <u>X X X X</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other: Specify <u>Incorrect Accounting</u>	\$ <u>8,234.00</u>
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
4.3	Bloomingdales Department Nonpriority Creditor's Name PO BOX 8218 Number Street MASON, OH 45040 City State ZIP Code	Last 4 digits of account number <u>8 3 3 0</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other: Specify <u>Incorrect accounting</u>	\$ <u>790.00</u>
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			

Debtor 1

WILLIAM

RASHIDU

YATES

Page 29 of 98

First Name

Middle Name

Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.4

Macys Department

Nonpriority Creditor's Name

PO BOX 8218

Number Street

MASON

OH

45040

City

State

ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 2 0 9 1\$ 381.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accountings

4.5

M&T Bank

Nonpriority Creditor's Name

PO BOX 900

Number Street

MILLSBORO

DE

19966

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 0 0 0 1\$ 79,609.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Rescission

4.6

Wells Fargo Dealers Service

Nonpriority Creditor's Name

P.O. BOX 1697

Number Street

WINTERVILLE

NC

28590

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 3 2 6 8\$ 5,000.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Under water

Debtor 1

WILLIAM RASHIDU

YATES Document

Page 30 of 98

First Name

Middle Name

Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.7

Portfolio Recovery (CitiBank NA/Sears)

Nonpriority Creditor's Name

120 CORPORATE BLVD STE 100

Number Street

NORFOLK

VA

23502

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 6 2 5 2\$ 15,832.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accounting

4.8

R.A. Rogers, Inc. (State Employees Credit Union of MD)

Nonpriority Creditor's Name

P.O. Box 3302

Number Street

Crofton

MD

21114

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 8 3 8 8\$ 3,224.39

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accountings

4.9

CACH LLC (Norstrom Bank)

Nonpriority Creditor's Name

C/O RESURGENTCAPITAL SERVICES POBox1269

Number Street

GREENVILLE,

SC

29602

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 0 7 0 6\$ 2,458.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accountings

Debtor 1

WILLIAM RASHIDU

YATES Document

Page 31 of 98

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.4

Portfolio Recovery (CitiBank NA/BestBuy)

Nonpriority Creditor's Name

120 CORPORATE BLVD STE 100

Number Street

NORFOLK

VA

23502

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 2 0 7 4\$ 2,241.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accounting

4.4

CALVARY PORTFORLIO SERVICE (Synchrony Ban

Nonpriority Creditor's Name

500 SUMMIT LAKE DRIVE SUITE 400

Number Street

VALHALLA

NY

10595

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 5 1 3 6\$ 1,811.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accountings

4.4

MEDICAL DATA SYSTEMS INC (Prince William Hos

Nonpriority Creditor's Name

1374 S BABCOCK ST

Number Street

MELBOURNE,

FL

32901

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 2 7 4 2\$ 951.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accountings

Debtor 1

WILLIAM RASHIDU

YATES

Page 32 of 98

First Name

Middle Name

Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.4

MEDICAL DATA SYSTEMS INC

Nonpriority Creditor's Name

(Haymarket Medical Center)1374 S BABCOCK ST

Number Street

MELBOURNE,

FL

32901

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number X X X X\$ 567.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accounting

4.4

Progressive Management SystemsPrince William Me

Nonpriority Creditor's Name

1521 West Cameron Ave.

Number Street

West Covina

CA

91790

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 3 8 4 5\$ 1,518.45

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accountings

4.4

AR RESOURCES INC (Emergency Medicine Associ

Nonpriority Creditor's Name

POB ox 1056

Number Street

BLUE BELL,

PA

19422

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 1 0 5 1\$ 239.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify Incorrect Accountings

Debtor 1

WILLIAM RASHIDU YATE
First Name Middle Name Last Name

Document

Page 33 of 98 Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

4.4

Chase Card Services

Nonpriority Creditor's Name

P.O. Box 15292

Number Street

Wilmington,

DE

19886

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number 7 2 3 9\$ 0.01

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☒ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other Specify Incorrect Accounting

4.4

Undisclosed creditors

Nonpriority Creditor's Name

Number Street

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number X X X X\$ 1.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other Specify Incorrect Accountings

4.4

Undisclosed Medical Bills

Nonpriority Creditor's Name

Number Street

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☒ YesLast 4 digits of account number X X X X\$ 1.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other Specify Incorrect Accountings

Debtor 1

WILLIAM

RASHIDU

YATEB

Page 34 of 98

First Name

Middle Name

Last Name

Case number (if known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number _____

Debtor 1

WILLIAM

RASHIDU

YATES

Page 35 of 98

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

Total claim**Total claims
from Part 1**

6a. Domestic support obligations

6a. \$ 4,835.00

6b. Taxes and certain other debts you owe the government

6b. \$ 0.00

6c. Claims for death or personal injury while you were intoxicated

6c. \$ 0.00

6d. Other. Add all other priority unsecured claims. Write that amount here.

6d. + \$ 125,357.46

6e. Total. Add lines 6a through 6d.

6e. \$ 130,192.46

Total claim**Total claims
from Part 2**

6f. Student loans

6f. \$ 103,049.00

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g. \$ 0.00

6h. Debts to pension or profit-sharing plans, and other similar debts

6h. \$ 0.00

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6i. + \$ 124,000.00

6j. Total. Add lines 6f through 6i.

6j. \$ 227,049.00

Fill in this information to identify your case:

Debtor	WILLIAM	RASHIDU	YATES
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	N/A		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Virginia			
Case number (If known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.2

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.3

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.4

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.5

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known) _____

Additional Page if You Have More Contracts or Leases

Person or company with whom you have the contract or lease

What the contract or lease is for

2.2

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.1

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.1

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.1

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.1

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.1

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.1

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

2.1

Name _____
Number _____ Street _____
City _____ State _____ ZIP Code _____

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name
Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: Eastern District of Virginia
Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (if you are filing a joint case, do not list either spouse as a codebtor)

☐ No

☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No

☐ Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 ESTHER MAMMIE YATES

Name

8236 Stoddard Drive

Number Street

Manassas

VA

20110

City

State

ZIP Code

3.2

Name

Number Street

City

State

ZIP Code

3.3

Name

Number Street

City

State

ZIP Code

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

Debtor 1 WILLIAM RASHIDU YATES Case number (if known) _____
First Name Middle Name Last Name

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3 _

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

3 _

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

3 _

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

3 _

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

3 _

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

3 _

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

3 _

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

3 _

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia

Case number _____
(if known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY _____

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
☒ Not employed

- ☒ Employed
☐ Not employed

Occupation

UNEMPLOYED

CYBER SECURITY

Employer's name

N/A

RAYHYEON

Employer's address

N/A

PO BOX 7000

Number Street

Number Street

City State ZIP Code

Grrnville TX 75403
City State ZIP Code

How long employed there? 2

2

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ 6,160.27
3. Estimate and list monthly overtime pay.	+ \$ 0.00	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ 6,160.27

Debtor 1 **WILLIAM RASHIDU YATES**
 First Name Middle Name Last Name

Case number (if known) _____

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....	→ 4.	\$ 0.00	\$ 6,160.27

5 List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a.	\$ 0.00	\$ 914.16
5b. Mandatory contributions for retirement plans	5b.	\$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d.	\$ 0.00	\$ 0.00
5e. Insurance	5e.	\$ 0.00	\$ 855.05
5f. Domestic support obligations	5f.	\$ 0.00	\$ 0.00
5g. Union dues	5g.	\$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.	+\$ 0.00	+\$ 615.33

6 Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6 \$ 0.00 \$ 2,384.54

7 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 0.00 \$ 3,775.73

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ 0.00

8b. Interest and dividends

8b. \$ 0.00 \$ 0.00

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ 0.00

8d. Unemployment compensation

8d. \$ 0.00 \$ 0.00

8e. Social Security

8e. \$ 0.00 \$ 0.00

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: _____

8f. \$ 0.00 \$ 0.00

8g. Pension or retirement income

8g. \$ 0.00 \$ 0.00

8h. Other monthly income. Specify: _____

8h. +\$ 0.00 +\$ 0.00

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$ 0.00 \$ 0.00

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 0.00 + \$ 3,775.73 = \$ 3,775.73

11 State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____ 11. + \$ 0.00

12 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

12. \$ 3,775.73

Combined
monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.

☒ Yes. Explain: I am trying to get the Full time job and the income will be increased

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia

Case number: _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1 Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2 Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent:

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3 Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

4 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4 \$ 2,656.00

If not included in line 4:

4a Real estate taxes

4a \$ 0.00

4b Property, homeowner's, or renter's insurance

4b \$ 0.00

4c Home maintenance, repair, and upkeep expenses

4c \$ 0.00

4d Homeowner's association or condominium dues

4d \$ 250.00

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

Your expenses

- | | | | | |
|------|--|------|----|--------|
| 5 | Additional mortgage payments for your residence , such as home equity loans | 5. | \$ | 0.00 |
| 6 | Utilities: | | | |
| 6a. | Electricity, heat, natural gas | 6a. | \$ | 350.00 |
| 6b. | Water, sewer, garbage collection | 6b. | \$ | 100.00 |
| 6c. | Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ | 250.00 |
| 6d. | Other. Specify: _____ | 6d. | \$ | 0.00 |
| 7 | Food and housekeeping supplies | 7. | \$ | 800.00 |
| 8 | Childcare and children's education costs | 8. | \$ | 0.00 |
| 9 | Clothing, laundry, and dry cleaning | 9. | \$ | 100.00 |
| 10. | Personal care products and services | 10. | \$ | 25.00 |
| 11 | Medical and dental expenses | 11. | \$ | 125.00 |
| 12 | Transportation. include gas, maintenance, bus or train fare.
Do not include car payments. | 12 | \$ | 300.00 |
| 13 | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$ | 0.00 |
| 14 | Charitable contributions and religious donations | 14. | \$ | 0.00 |
| 15. | Insurance.
Do not include insurance deducted from your pay or included in lines 4 or 20. | | | |
| 15a. | Life insurance | 15a. | \$ | 125.00 |
| 15b. | Health insurance | 15b. | \$ | 0.00 |
| 15c. | Vehicle insurance | 15c. | \$ | 225.00 |
| 15d. | Other insurance. Specify: _____ | 15d. | \$ | 0.00 |
| 16 | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____ | 16. | \$ | 0.00 |
| 17. | Installment or lease payments: | | | |
| 17a. | Car payments for Vehicle 1 | 17a. | \$ | 353.00 |
| 17b. | Car payments for Vehicle 2 | 17b. | \$ | 0.00 |
| 17c. | Other. Specify: _____ | 17c. | \$ | 0.00 |
| 17d. | Other. Specify: _____ | 17d. | \$ | 0.00 |
| 18 | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18 | \$ | 795.00 |
| 19 | Other payments you make to support others who do not live with you.
Specify: _____ | 19. | \$ | 0.00 |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | | |
| 20a. | Mortgages on other property | 20a. | \$ | 0.00 |
| 20b. | Real estate taxes | 20b. | \$ | 0.00 |
| 20c. | Property, homeowner's, or renter's insurance | 20c. | \$ | 0.00 |
| 20d. | Maintenance, repair, and upkeep expenses | 20d. | \$ | 0.00 |
| 20e. | Homeowner's association or condominium dues | 20e. | \$ | 0.00 |

Debtor 1 **WILLIAM** **RASHIDU** **YATES**
First Name Middle Name Last Name

Case number (if known) _____

21. Other. Specify: _____

21. +\$ 0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a \$ 6,454.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b \$ 0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c \$ 6,454.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a \$ 3,775.73

23b. Copy your monthly expenses from line 22c above.

23b - \$ 6,454.00

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c \$ -2,678.27

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes. Explain here: Unemployed since February 2016, looking for a full time job

Fill in this information to identify your case:

Debtor 1	<u>WILLIAM</u>	<u>RASHIDU</u>	<u>YATES</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2	<u>N/A</u>		
<small>(Spouse, if filing)</small>	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the Eastern District of Virginia			
Case number			
<small>(if known)</small>			

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person Prepared by the Debtor himself

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

William Rashidu Yates
Signature of Debtor 1

N/A
Signature of Debtor 2

Date 11/14/2018
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
N/A		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number _____	From _____	N/A	From _____
Street _____	To _____	Number _____	To _____
N/A		N/A	
City _____		City _____	
State _____		State _____	
ZIP Code _____		ZIP Code _____	
N/A		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number _____	From _____	N/A	From _____
Street _____	To _____	Number _____	To _____
N/A		N/A	
City _____		City _____	
State _____		State _____	
ZIP Code _____		ZIP Code _____	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
☒ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☒ No
☐ Yes Fill in the details.

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$ 0.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$	
For last calendar year: (January 1 to December 31, 2017)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$ 0.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$	
For the calendar year before that: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$ 7,000.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	wife salary \$ 53,124.00		
For last calendar year: (January 1 to December 31, 2017)	wife salary \$ 63,749.00		
For the calendar year before that: (January 1 to December 31, 2016)	wife salary \$ 116,053.00		

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
N/A Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
N/A Number Street				<input type="checkbox"/> Car
N/A				<input type="checkbox"/> Credit card
N/A				<input type="checkbox"/> Loan repayment
N/A City State ZIP Code				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
N/A Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
N/A Number Street				<input type="checkbox"/> Car
N/A				<input type="checkbox"/> Credit card
N/A				<input type="checkbox"/> Loan repayment
N/A City State ZIP Code				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
N/A Creditor's Name		\$	\$	<input type="checkbox"/> Mortgage
N/A Number Street				<input type="checkbox"/> Car
N/A				<input type="checkbox"/> Credit card
N/A				<input type="checkbox"/> Loan repayment
N/A City State ZIP Code				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101 Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
N/A		\$ _____	\$ _____	N/A
N/A				
N/A				
N/A				
N/A		\$ _____	\$ _____	N/A
N/A				
N/A				
N/A				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
N/A		\$ _____	\$ _____	N/A
N/A				
N/A				
N/A				
N/A		\$ _____	\$ _____	N/A
N/A				
N/A				
N/A				

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title <u>Yates V. Nationstar et al</u>	Violation of constitutional Due Process Rights, Illegal foreclosure by substitute trustee who is alter ego of the law firm representing the alleged creditors, fraud, tempering the P/Note, DOT	Suprem Court of United States <small>Court Name</small> <u>1 First St NE, DC</u> <small>Number Street</small> <u>Washington,DC DC 20543</u> <small>City State ZIP Code</small>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____			
Case title _____		<small>Court Name</small> _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____		<small>Number Street</small> _____ <small>City State ZIP Code</small> _____	

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	_____	\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	_____	\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____		
Number _____ Street _____		\$ _____

City _____ State _____ ZIP Code _____		
Last 4 digits of account number: XXXX- _____		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____			\$ _____
_____			\$ _____
Number _____ Street _____			
City _____ State _____ ZIP Code _____			
Person's relationship to you _____			
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____			\$ _____
_____			\$ _____
Number _____ Street _____			
City _____ State _____ ZIP Code _____			
Person's relationship to you _____			

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name _____		_____	\$ _____
_____		_____	\$ _____
Number _____ Street _____			
City _____ State _____ ZIP Code _____			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B, Property.	Date of your loss	Value of property lost
		_____	\$ _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Cricket credit Counselling <small>Person Who Was Paid</small> _____ \$ 24.00 fee paid for credit counselling	10/24/2018	\$ 24.00
Number _____ Street _____	_____	\$ _____
City _____ State _____ ZIP Code _____		
Email or website address _____		
Person Who Made the Payment, if Not You _____		

Debtor 1 **WILLIAM RASHIDU YATES** Case number (if known) _____
 First Name Middle Name Last Name

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wells Fargo Dealer service Person Who Was Paid _____ _____ Number Street _____ _____ City State ZIP Code _____ _____ Email or website address _____ _____ Person Who Made the Payment, if Not You _____	Auto loan 11/10/2018	\$ 351.00 \$ _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
 Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ _____ Number Street _____ _____ City State ZIP Code _____	_____	\$ _____ \$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
 Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____ _____ Number Street _____ _____ City State ZIP Code _____ _____ Person's relationship to you _____		_____
Person Who Received Transfer _____ _____ Number Street _____ _____ City State ZIP Code _____ _____ Person's relationship to you _____		_____

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
_____ Number Street _____ City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other_____	_____	\$_____
_____ Number Street _____ City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other_____	_____	\$_____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
_____ Number Street _____ City State ZIP Code	_____ Name _____ Number Street _____ City State ZIP Code	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 **WILLIAM RASHIDU YATES** Case number (if known) _____
First Name Middle Name Last Name

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	Name		<input type="checkbox"/> No
Number Street	Number Street		<input type="checkbox"/> Yes
City State ZIP Code	City State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

	Where is the property?	Describe the property	Value
Owner's Name			\$ _____
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		_____
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Debtor 1 **WILLIAM RASHIDU YATES**
First Name Middle Name Last Name

Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Code		
City State ZIP Code			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

	Court or agency	Nature of the case	Status of the case
Case title	Court Name		<input type="checkbox"/> Pending
	Number Street		<input type="checkbox"/> On appeal
Case number	City State ZIP Code		<input type="checkbox"/> Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Business Name	EIN: _____
Number Street	Dates business existed
	From _____ To _____
City State ZIP Code	Employer Identification number Do not include Social Security number or ITIN.
Business Name	EIN: _____
Number Street	Dates business existed
	From _____ To _____
City State ZIP Code	

Debtor 1 WILLIAM RASHIDU YATES Case number (if known) _____
First Name Middle Name Last Name

Describe the nature of the business
Business Name _____
Number Street _____
City State ZIP Code _____

Name of accountant or bookkeeper _____

Employer identification number
Do not include Social Security number or ITIN.
EIN: _____
Dates business existed
From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
☐ Yes. Fill in the details below.

Date issued _____

Name _____ MM / DD / YYYY
Number Street _____
City State ZIP Code _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

☒ William Rashidu Yates WR Yates ☒ N/A
Signature of Debtor 1 Signature of Debtor 2
Date 11/14/2018 Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☐ No
☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person Prepared by the Debtor himself

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Chapter 7 Petitioner: William R. Yates

Additional Pages attached to Statement of Financial Affairs for Individuals Filing for Bankruptcy

Fraud committed by alleged Mortgage lender/servicer and agents

1. Inflated income and assets and forged signatures on three fake loan applications
2. Lost Note letter confirms unendorsed note is copy of the original – **Attachment A and B**
3. Forged note shows ink-smudged forged borrower signature and forged endorsements
4. Forensic handwriting report confirms that note and loan application are inauthentic
5. Alleged creditor disclaims ownership of the note and deed of trust – **Attachment C and D**
6. Affidavit confirms that signature of alleged original lender is forged – **Attachment E**
7. Cardinal Bank, NA, funded the loan but not the lender on the note and deed of trust – **Attachment F**

Note and Deed of Trust Rescinded by Petitioner

1. Rescission letter dated May 6, 2017 – **Attachment G**
2. Rescission letter dated September 1, 2017 – **Attachment H**

Signed: _____

W. Yates

Date: _____

11/14/2018

RECONTRUST COMPANY, N.A and SAMUEL I. WHITE, P.C.

2380 Performance Drive, TX2-985-07-03
Richardson, TX 75082

5040 Corporate Woods Drive Suite 120
Virginia Beach, VA 23462-6523

TELEPHONE: (800) 281-8219
FACSIMILE: (972) 498-5829

Attachment A

April 20, 2010

CERTIFIED MAIL/RETURN RECEIPT REQUESTED

8236 STODDARD ROAD
MANASSAS, VA 20110-8308

Re: Original Promissory Note Unavailable
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR GSR 2006-3F PROCEED WITH FCL.

TS No. 10 -0033506

Dear: WILLIAM R YATES: ESTHER M YATES and WILLIAM R YATES

You have defaulted in the terms of the Deed of Trust dated October 25, 2005, that secures your loan. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR GSR 2006-3F PROCEED WITH FCL. has requested RECONTRUST COMPANY, N.A and SAMUEL I. WHITE, P.C., as Substitute Trustees, to forward this letter to you, on its behalf, in accordance with Section 55-59.1B., Code of Virginia, 1950, as amended, as notice that the original Note evidencing your indebtedness for your loan is unavailable because it has been lost, misplaced, or destroyed.

As a result of your default, all sums secured by said Deed of Trust have been accelerated, and upon the expiration of fourteen (14) days from the date of mailing of this notice, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR GSR 2006-3F PROCEED WITH FCL. will request that RECONTRUST COMPANY, N.A and SAMUEL I. WHITE, P.C. schedule the sale of the property secured by said Deed of Trust. RECONTRUST COMPANY, N.A and SAMUEL I. WHITE, P.C. mailing address is shown above.

Notice is further given that if you believe you may be subject to a claim by another person or entity other than U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR GSR 2006-3F PROCEED WITH FCL. to enforce the instrument of indebtedness, you may petition the Circuit Court of MANASSAS, Virginia for an order requiring the beneficiary to provide adequate protection against any such claims.

Very truly yours,

RECONTRUST COMPANY, N.A and SAMUEL I. WHITE, P.C.

NOTICE

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, WE ADVISE YOU THAT WE ARE A DEBT COLLECTOR ATTEMPTING TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION WE OBTAIN FROM YOU WILL BE USED FOR THAT PURPOSE.

INTEREST ONLY FIXED RATE NOTE

October 25, 2005
[Date]

WOODBIDGE
[City]

Virginia
[State]

8236 STODDARD ROAD, MANASSAS, VA 20110
[Property Address]

Attachment B

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 412,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is

PREMIER MORTGAGE COMPANY, LLC, A VIRGINIA CORPORATION

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.2500 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will make a payment every month. This payment will be for interest only for the first 120 months, and then will consist of principal and interest.

I will make my monthly payment on the 1st day of each month beginning on December 1, 2005. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both principal and interest it will be applied to interest before Principal. If, on November 1, 2035, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at
12150 MONUMENT DRIVE, #425, FAIRFAX, VA 22033
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 2,145.83 for the first 120 months of this Note, and thereafter will be in the amount of U.S. \$ 3,011.42. The Note Holder will notify me prior to the date of change in monthly payment.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date of my monthly payment unless the Note Holder agrees in writing to those changes. However, if the partial Prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest as well as during the time that my payments consist of principal and interest. If the partial Prepayment is made during the period when my payments consist of principal and interest, the amount of my monthly payment will not decrease; however, the principal and the interest required under this Note will be paid prior to the Maturity Date.

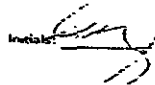
5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

88YATES, WILLIAM

919772

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Initials: 

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000 % of my overdue payment of interest and/or principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor and waive the benefit of the homestead exemption as to the Property described in the Security Instrument (as defined below). "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

88YATES, WILLIAM

919772

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WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)
ESTHER M YATES -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

[Sign Original Only]

This is to certify that this is the Note described in and secured by a Deed of Trust dated 10/25/05
on the Property located in PRINCE WILLIAM County, Virginia.

My Commission Expires: 7.31.08


Notary Public

FAIRFAX County
Commonwealth of
Virginia

88YATES, WILLIAM

919772

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Global Corporate Trust Services
60 Livingston Avenue
EP-MN-WS3D
Saint Paul, MN 55107

usbank.com

Attachment C

September 15, 2017

William & Esther Yates
8236 Stoddard Drive,
Manassas, VA 20110

Re: 8236 Stoddard Drive, Manassas, VA 20110 - Complaint

Dear Mr. & Ms. Yates:

Thank you for your request for assistance directed to U.S. Bank National Association ("U.S. Bank"). I have been asked to address your concerns on behalf of U.S. Bank and appreciate the opportunity to do so.

We researched the above referenced address and determined that we are merely the trustee for the Trust that owns the mortgage and note on this property. The servicer is the party to the Trust that has the authority and responsibility to make decisions and take action regarding individual mortgage loans in the Trust. The trustee has no authority or responsibility to review and or approve or disapprove of these decisions and actions. It is the servicer who has taken all action regarding this property and is the proper party to address your concerns. Please note, the Trust is the owner of the mortgage and note, not the trustee, or us in our individual capacity.

As we are not able to address your concerns, please work with Mr. Cooper ("fka Nationstar") as the servicer for this property. We forwarded your correspondence to Mr. Cooper and requested they respond to you. They responded and stated you may contact them at Andrenisha Sidney at 972.956.6823 with your concerns.

While U.S. Bank understands and wishes to assist you with this matter, the servicer is the only party with the authority and responsibility to make decisions regarding this mortgage and they are not affiliated with U.S. Bank in any way.

We regret that we are unable to be of further direct assistance to you regarding this matter. Please contact Mr. Cooper using the information provided above so that they may assist you in a more timely and efficient manner.

Sincerely

A handwritten signature in black ink, appearing to read "Kevin Goldade".

Kevin Goldade
Corporate Trust Services
60 Livingston Ave
St Paul, MN 55107
cc: Mr. Cooper Mortgage



Global Corporate Trust Services
60 Livingston Avenue
EP-MN-WS3D
Saint Paul, MN 55107

usbank.com

Attachment D

December 12, 2017

Esther Yates
8236 Stoddard Drive,
Manassas, VA 20110

Re: 8236 Stoddard Drive, Manassas, VA 20110 -- CFPB Complaint

Dear Ms. Yates:

Thank you for your request for assistance directed to the Consumer Financial Protection Bureau ("CFPB") and subsequently forwarded to U.S. Bank National Association ("U.S. Bank"). I have been asked to address your concerns on behalf of U.S. Bank and appreciate the opportunity to do so.

We researched the above referenced address and determined that we are merely the trustee for the Trust that owns the mortgage and note on this property. The servicer is the party to the Trust that has the authority and responsibility to make decisions and take action regarding individual mortgage loans in the Trust. The trustee has no authority or responsibility to review and or approve or disapprove of these decisions and actions. It is the servicer who has taken all action regarding this property and is the proper party to address your concerns. Please note, the Trust is the owner of the mortgage and note, not the trustee, or us in our individual capacity.

As we are not able to address your concerns, please work with Mr. Cooper ("fka Nationstar") as the servicer for this property. We forwarded your correspondence to Mr. Cooper and requested they respond to you. They responded and stated you may contact them at Jeff Banda @ 972.219.4498 com with your concerns.

I have included a brochure that further explains the roles of the trust and the servicer that I hope you find helpful.

While U.S. Bank understands and wishes to assist you with this matter, the servicer is the only party with the authority and responsibility to make decisions regarding this mortgage and they are not affiliated with U.S. Bank in any way.

We regret that we are unable to be of further direct assistance to you regarding this matter. Please contact Mr Cooper using the information provided above so that they may assist you in a more timely and efficient manner.

Sincerely

A handwritten signature in black ink, appearing to read "Kevin Goldade". The signature is stylized with a large, sweeping "K" and a cursive "Goldade".

Kevin Goldade
Corporate Trust Services
60 Livingston Ave
St Paul, MN 55107
cc: Mr. Cooper Mortgage

AFFIDAVIT OF MICHAEL P. HOUSTON

STATE OF VIRGINIA)
)§:
COUNTY OF Fairfax)


I, Michael P. Houston, being duly sworn deposes and states that;

1. That, I am a resident of Fairfax, Virginia since 1977 and doing business at 12110 Sunset Hills Road, Reston VA 20190;
2. That, I am over eighteen years of age and have personal knowledge of the facts I am stating below;
3. That, I am not a party to this action;
4. That, I am competent to state the following facts based on my personal knowledge;
5. That, I am a Mortgage Banker at Homeside Financial, 12110 Sunset Hills Road, Reston VA 20190;
6. That, from June 1999 to January 2009, I was the owner and president of Premier Mortgage Company, LLC, 12150 Monument Drive, #425, Fairfax, VA 22033;
7. That, on March 9, 2018, at about 11:30 am I met with Mr. William R. Yates and Ms. Esther M. Yates at Newgate Shopping Center, 14120 Lee Hwy, Centreville VA 20120, relative to my signature on a promissory note, dated October 25, 2005 related to property located at 8236 Stoddard Drive Manassas, VA 20110;
8. That at this meeting I was given a copy of a three-page document dated October 25, 2005, entitled "Interest Only Fixed Rate Note", amount of \$412,000.00, lender named "Premier Mortgage Company, LLC", and borrower named and signed "Esther M. Yates". A copy of this document is attached as Exhibit A;
9. That on March 09, 2018, I reviewed the Promissory Note dated October 25, 2005 and my findings are as follows:
 - a) That, on page 3 of the promissory note, dated October 25, 2005 related to property located at 8236 Stoddard Drive Manassas, VA 20110, the signature written as "Michael P. Houston", in the first stamp on the page is NOT of my




Attachment E

signature and was not written with my hand;

- b) That, on page 3 of the promissory note, dated October 25, 2005 related to property located at 8236 Stoddard Drive Manassas, VA 20110, the signature written as "Michael P. Houston" by someone other than me is affixed below:

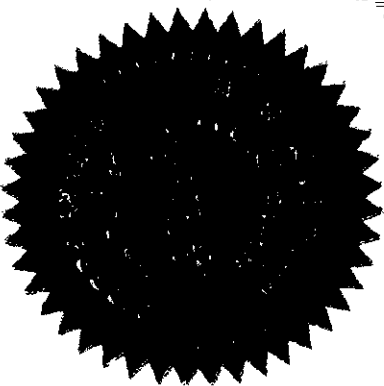
**PAY TO THE ORDER OF GEORGE MASON MORTGAGE, LLC
WITHOUT RECOURSE
PREMIER MORTGAGE COMPANY, LLC**
BY 
MICHAEL P. HOUSTON, PRESIDENT

- c) That, I, Michael P. Houston, did not sign and or endorse the original of this promissory note, dated October 25, 2005 related to property located at 8236 Stoddard Drive Manassas, VA 20110 as then President of Premier Mortgage Company, LLC to "Pay to the Order of George Mason Mortgage, LLC without Recourse;
- d) That, below are samples of my bona-fide signature which visibly differs from the signature referenced in the promissory note that was not signed by me:

10. SIGNED UNDER THE PENALTIES OF PERJURY.

Date: March 4th 2018





Michael P. Houston
12210 Fairfax Center
Fairfax, VA 22033
Tel: (703) 927-3219
Email: mikehouston518@gmail.com

VERIFICATION UNDER OATH

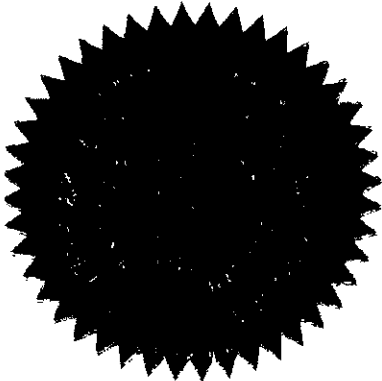
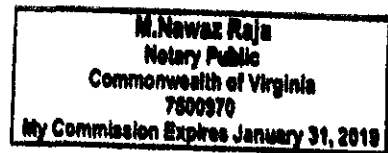
STATE OF VIRGINIA)
)§:
COUNTY OF Fairfax

The within named person (Affiant), Michael P. Houston, who is a resident of Fairfax County, State of Virginia, personally came and appeared before me, the undersigned Notary Public, on this 21st day of March 2018 and makes this his/her statement, testimony and General Affidavit under oath or affirmation, in good faith, and under penalty of perjury, of sincere belief and personal knowledge that the following matters, facts, and things set forth are true and correct, to the best of his knowledge:

Witness my hand and official seal.

Notary Public _____

My Commission Expires on 01/31/2019 SEAL



INTEREST ONLY FIXED RATE NOTE

October 25, 2005
[Date]

WOODBIDGE
[City]

Virginia
[State]

8236 STODDARD ROAD, MANASSAS, VA 20110
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 412,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is
PREMIER MORTGAGE COMPANY, LLC, A VIRGINIA CORPORATION
I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.2500 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will make a payment every month. This payment will be for interest only for the first 120 months, and then will consist of principal and interest.

I will make my monthly payment on the 1st day of each month beginning on December 1, 2005. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both principal and interest it will be applied to interest before Principal. If, on November 1, 2035, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at
12150 MONUMENT DRIVE, #425, FAIRFAX, VA 22033
or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 2,145.83 for the first 120 months of this Note, and thereafter will be in the amount of U.S. \$ 3,011.42. The Note Holder will notify me prior to the date of change in monthly payment.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date of my monthly payment unless the Note Holder agrees in writing to those changes. However, if the partial Prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest as well as during the time that my payments consist of principal and interest. If the partial Prepayment is made during the period when my payments consist of principal and interest, the amount of my monthly payment will not decrease; however, the principal and the interest required under this Note will be paid prior to the Maturity Date.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

88YATES, WILLIAM

919772



COB: CW-VA IO FXD NTE-3166-05/04
Conv
INTEREST ONLY Fixed Rate Note - VA
FE-3166(VA) (0301)

Initials

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000 % of my overdue payment of interest and/or principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor and waive the benefit of the homestead exemption as to the Property described in the Security Instrument (as defined below). "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

88YATES, WILLIAM

919772

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WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


ESTHER M. YATES (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

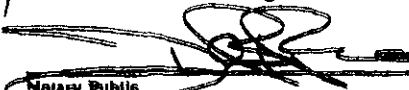
(Seal)
-Borrower

[Sign Original Only]

This is to certify that this is the Note described in and secured by a Deed of Trust dated 10/25/05
on the Property located in PRINCE WILLIAM County, Virginia.


My Commission Expires:

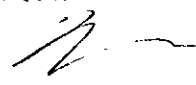
7.31.08

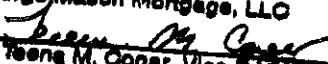

Notary Public

FAIRFAX County
Commonwealth of
Virginia



PAY TO THE ORDER OF GEORGE MASON MORTGAGE, LLO
WITHOUT RECOURSE
PREMIER MORTGAGE COMPANY, LLO
BY 
MICHAEL A. HOUSTON, PRESIDENT

NOT MY SIGNATURE
MICHAEL HOUSTON


WITHOUT RECOURSE, PAY TO THE ORDER OF
COUNTRYWIDE BANK, N.A.
George Mason Mortgage, LLO
By 
Teena M. Cogar, Vice President

BY YATES, WILLIAM

919772

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CARDINAL

Bank

Date

RE: George Mason Mortgage, LLC

Dear Sir/Madam:

In response to the request of the above referenced customer, enclosed are the original Deed of Trust Note(s) endorsed to your order, and supporting documents, made by the following individual(s): Yates, Father
CW# 106278637

INSTRUCTIONS FOR PAYMENT

You are hereby notified that Cardinal Bank, N.A. has provided funds for this/these note(s) pursuant to that certain Mortgage Warehousing Loan and Security Agreement between George Mason Mortgage, LLC and Cardinal Bank, N.A., dated July 6, 2004. Accordingly you are hereby instructed as follows:

1. Remit payment to Cardinal Bank, N.A. (the "Bank") no later than fifteen (15) days from the date of this letter.
2. Please send payment to the following address: Cardinal Bank, N.A.
8270 Greensboro Dr, Suite 500
McLean, VA 22102
ABA: 056008849
Attn: Wire Room
3. Please indicate payment for the benefit of the George Mason Mortgage, LLC account number 504-601-2273
4. WHEN TRANSMITTING FUNDS, PLEASE INDICATE ON THE WIRE:
 - a) Name(s) on Loan(s) being purchased.
 - b) Contact Wire Room

These notes and the other documents remain subject to the Bank's continuing security interest and are to be held by you as bailee for the benefit of the Bank. SHOULD YOU DECIDE NOT TO PURCHASE THE ENCLOSED, ALL DOCUMENTS ARE TO BE RETURNED TO CARDINAL BANK, N.A. AT THE ADDRESS STATED ABOVE WITHIN TWENTY (20) DAYS FROM THE DATE OF THIS LETTER.

Sincerely,

CARDINAL BANK, N.A.

By: Randy Lauer, SVP
Title: SENIOR VICE PRESIDENT

Attachment F

Esther M. Yates & William R. Yates
8236 Stoddard Drive
Manassas, VA 20110
May 6, 2017

U.S. Bank National Association
One Federal St Third Floor
Boston MA 02110

Rosenberg & Associates, LLC
4340 East West Highway, Ste 600
Bethesda, MD 20814

Nationstar Mortgage, LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

Commonwealth Trustees, LLC
8601 Westwood Center Ste 255
Vienna, VA 22182

Consumer Financial Protection Bureau
1700 G Street
Washington, DC 20552

Re: Rescission of Loan Number 0618617948 Real Property located at: 8236 Stoddard Drive,
Manassas, Virginia 20110, MERS MIN Number 1000633-0000919772-0

Notice to the agent is notice to the principal and notice to the principal is notice to the agent

Dear Sir/Madam:

In a letter dated March 9, 2017, Rosenberg & Associates, LLC (Rosenberg) informed us that it was handling the foreclosure of our home on behalf of U.S. Bank National Association as Trustee for GSR Mortgage Loan Trust 2006-3F. On May 5, 2017, Rosenberg showed us a forged note and claimed it to be the original promissory note.

Your agents, Rosenberg and its alter ego Commonwealth Trustees, LLC (Commonwealth), have exhibited abusive, deceptive, and unfair debt collection practices. We have sent Dispute letters to other actors in this fraud and have not received any response from you. Furthermore, since you and your agents remained silent to our requests or were unable to verify and validate the debt stated above, the legal concepts of estoppel by acquiescence and tacit admission came into play whereby the alleged debt was admitted invalid, a nullity, and unenforceable, and thereby repudiated in its entirety ab initio.

Your failure to perform as herein requested have shown bad faith and established the fact that you are using abusive, deceptive, false, and unfair collection tactics against us as a consumer.

The actual money trail representing the WHOLE accounting for every penny that went in and every penny that went out that related to each loan or was attributable to each loan — for which there is no accounting in existence because if it existed it would need to be produced and if it was produced it would be discovered that two things are true: (a) that the balance owed on the obligation of the homeowner had been paid down by resort to undisclosed funds created from the transaction between the borrower and the investor-lenders, and (b) that as

Attachment G

a whole far more money went into the system than went out, leaving the intermediaries richer and the investor-lenders and homeowners poorer.

Your irregularities in the modification/short sale/foreclosure process reflect deeper failures to document properly changes of ownership as mortgage loans were securitized, and then it is possible that Treasury is dealing with the wrong parties. This could mean that we either received or were denied modifications improperly by the Nationstar Mortgage, LLC, (Nationstar).

Nationstar and "terminated trustee" US Bank N.A as trustee of DISSOLVED TRUST, GSR Mortgage Loan Trust 2006-3F, (GSR MLT 2006-3F) and other fraudulent entities in this case dealing with Treasury may have no legal right to initiate modification/short sale/foreclosure, which may call into question their ability to grant modifications or to demand payments from homeowners, whether they are part of a modification/short sale/foreclosure mitigation program or otherwise.

Nationstar, the servicer for the known securitizations participants, Rosenberg, and its alter ego Commonwealth Trustees do not have any authority to represent the alleged creditor, and could not represent them due to the obvious conflict of interest, to wit: the investor upon learning that a substantial amount of their advance of cash was pocketed by the intermediaries and now is left with the mortgage whose nominal value is far below what was paid, and whose fair market value is far below the nominal value, would have potential substantial claims against the securitization participants for fraud, conversion, breach of contract, and other claims.

Fraud upon investors is relevant to borrowers because it is additional evidence of an overall fraud and conversion scheme against borrowers, because it tends to show motive and intent in the fraud and conversion claims by the borrowers.

Accordingly, we hereby rescind said Mortgage Loan as a full and complete defense to your illegal intent to illegally foreclose on our promissory residence pursuant to 11 U.S.C 1635 (i) (2). Through the Qualified Written Request, ("QWR") and other Dispute, and Cease and Desist letters/Notices, we have requested the following accountings and ledgers, which were not provided¹:

1) FASB-95; 2) Servicer's Remittance Ledgers; 3) Trustee's Remittance Ledgers; 4) Master Servicer's Remittance Ledgers; 5) Balance Sheets; and 6) Assets Side and Liability Side Ledgers since inception of this account

We Esther Mammie Yates and William R. Yates hereby rescind the Mortgage Loan Transaction as a defense to foreclosure; we have with the Nationstar related to the property located at 8236 Stoddard Drive Manassas, VA 20110 as loan number 0618617948 and MIN Number 1000633-0000919772-0. We are willing

¹ We requested Nationstar, Rosenberg and Rosenberg's alter ego Commonwealth Trustees to provide the accounting of our mortgage payments, but this information was not provided. Failure to provide accountings is likely an attempt to conceal actual financial situation to further benefit from their improprieties. Accounting is form of equitable relief, which is available upon order of court in equity. *McClung v. Smith*, 870 F. Supp. 1384, 1400 (E.D. Va. 1994); this fundamental equitable remedy has long been available to require trustee or agents to account for their actions in dealing with funds of beneficiaries or principals. *See Bain v. Pulley*, 201 Va. 398, 111 S.E. 2d 287 (1959). *In Wilkins v. Gordon*, 38 Va. 547 (1841), Virginia Supreme Court held that trustee cannot proceed to sell trust subject until the debts are settled and ascertained. Furthermore, the party facing foreclosure has a right to petition the Court in equity for determination on debt owed when amount is uncertain. *Wilkins*, 38 Va. at 556-57. *See generally Wills v. Chesapeake W. Ry. Co.*, 178 Va. 314 (1941) (a court sitting in equity may set aside an invalid foreclosure).

and able to tender the loan proceeds minus our damages, caused by US Bank NA, Nationstar, Rosenberg and Rosenberg's alter ego Commonwealth Trustees.

First, a materially false and inaccurate Notice of falsely appointed Substitute Trustee Commonwealth Trustees, LLC has been improperly appointed and defectively issued, allegedly on behalf of non-owner, non-creditor and, the servicer and "other undisclosed non-creditors. This MBS Trust has apparently been dissolved and has no authority or standing to bring such a foreclosure action by the Nationstar as servicer and its sub agents including Rosenberg and its alter ego Commonwealth Trustees.

Second, this is to formally notify Nationstar, Rosenberg and Rosenberg's alter ego Commonwealth Trustees, and Representatives (as the listed Addressees of this letter), as well as each of the Assignors (Collectively and jointly) of the mortgage loan, including the Deed of Trust and/or Note ("Mortgage Loan"), that:

We hereby rescind said mortgage loan transactions as a Defense to Foreclosure and as Rescission by Recoupment after Three-Year Period. ("RECISSION"; See 15 U.S.C. § 1635(i) (2); TILA (Reg Z), 2009 Truth in Lending Act "TILA" Amendment; 15 U.S.C. 1641 et. seq)

We understand that according to new TILA amendment 2009:

- A. The required legal notice must be given on or before the thirtieth (30th) calendar date after the date the new owner acquires the loan, with *the acquisition date deemed to be the date that the acquisition is recognized in the new owner's books and records.*
- B. The notice must be given even where the new and former owners are affiliates, *provided, however,* a combined notice may be sent where one company acquires a loan and subsequently transfers it to another company, so long as the content and timing requirements are satisfied as to both entities.
- C. *Nationstar, US Bank et al* and other undisclosed non-creditors, including each of the other respective parties involved that were required to and failed to send the required notices pursuant to TILA and are jointly and severally responsible and liable for each such independent violation.
- D. Assignees are not exempt from the duty to provide notice. An assignee that violates this notice requirement is also subject to civil penalties. (*See* Section 130(a) of TILA, 15 USC § 1640(a) *et seq*).
- E. Rescission automatically voids the security interest, (Deed of Trust), as well as eliminates the obligation to pay finance or other charges.
- F. Upon RESCISSION, creditor becomes an unsecured creditor, their interest in the Promissory Note is negated and has no secured interest in the property upon which to foreclose. (*See generally*, TILA; Reg Z).
- G. *Nationstar* and others et al have twenty (20) days following this letter of Rescission to either act by:
 - 1) Cancelling the security (Deed of Trust) (*i.e.*, must send the note back cancelled and if they have filed or recorded a security interest, like a mortgage or Deed of Trust, they must release it by filing a release and re-conveyance or a satisfaction of mortgage), and/or
 - 2) Filing a declaratory action to challenge this RESCISSION in court.
- H. If *Nationstar* and others et al fail to act, then by operation of law any security interest in the property and any promissory note automatically become void, and the homeowner is automatically relieved of any

obligation, including the payment of any finance or other charges (*See generally* 15 U.S.C. 1635(b) et seq. Reg. Z.)

Third, in addition, it appears that the alleged creditors have also been fully paid on the Mortgage Loan by the Insurance companies, pursuant to Insurance Policies. Moreover, there may have been additional payments under one or more other insurance policies that we are advised may violate the rule against double recovery in the State of Virginia.

Fourth, we believe that there may also be additional grounds for Rescission based upon State, Federal, common law and/or statutory fraud and/or unjust enrichment, mutual misunderstanding, frustration of purpose, *et al.*

Accordingly, we hereby rescind said Mortgage Loan as a full and complete defense to the Notice of substitute trustee's Foreclosure Sale, as well as to any future foreclosure on our primary residence stated above. You, your agents and so called the attorneys, Rosenberg, Commonwealth Trustees, *Nationstar* and others *et al.* have admitted it by noncompliance.

We have requested to Consumer Financial Protection Bureau (CFPB) and requested to take action against US Bank the terminated trustee, Rosenberg, Commonwealth Trustees, *Nationstar*, for this fraudulent debt, in violation of 15 U.S.C. § 1692e (2)(A), threatened to take an action that cannot legally be taken or that it did not intend to take, in violation of § 1692e(5), and used a false representation or deceptive means to collect or attempt to collect a debt, in violation of § 1692e(10).

Rosenberg, Commonwealth Trustees, US Bank and their alleged clients *Nationstar* were involved in Unfair, Deceptive, or Abusive Acts or Practices, (UDAAP) in Collection of Consumer Debts, and failed to comply with any obligations they have under FDCPA, in addition to any obligations to refrain from UDAAPs.

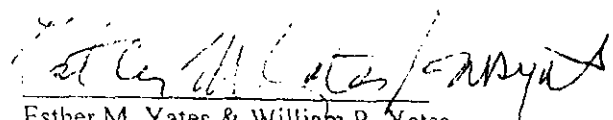
Under Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), Rosenberg, Commonwealth Trustees, US Bank and their alleged clients *Nationstar* are legally required to refrain from committing, UDAAP. Rosenberg, Commonwealth Trustees, US Bank and their alleged clients *Nationstar*'s UDAAPs caused significant financial injury to us as consumer, erode confidence, and undermine fair competition in financial marketplace.

Rosenberg, Commonwealth Trustees, US Bank and their alleged clients *Nationstar* under Dodd-Frank Act involved in collecting debt related to any consumer financial product or service are subject to prohibition against UDAAPs in the Dodd-Frank Act. *See Dodd-Frank Act, §§ 1002, 1031 & 1036(a), codified at 12 U.S.C. §§ 5481, 5531 & 5536(a)*. It is prohibited for any person, to knowingly or recklessly provide substantial assistance to a covered person or service provider in violating *section 1031 of the Dodd-Frank Act. See § 1036(a) (3), 12 U.S.C. § 5536 (a) (3)*.

Signed with reservation of all of our rights.

Please govern yourself accordingly

Sincerely,


Esther M. Yates & William R. Yates
8236 Stoddard Drive
Manassas, VA 20110

Esther M. Yates & William R. Yates
8236 Stoddard Drive
Manassas, VA 20110

September 1, 2017

U.S. Bank National Association
c/o Nationstar Mortgage, LLC
8950 Cypress Waters Blvd.
Coppell, TX 75019

U.S. Bank National Association
One Federal Street, Third Floor
Boston MA 02110

Rosenberg & Associates, LLC
4340 East West Highway, Suite 600
Bethesda, MD 20816

Commonwealth Trustees, LLC
8601 Westwood Center, Suite 255
Vienna, VA 22182

**Re: Loan Number 0618617948 - Real Property located at 8236 Stoddard Dive,
Manassas, Virginia 20110; MERS MIN Number 1000633-0000919772-0**

"Notice to the Agent is Notice to the Principal and Notice to the Principal is Notice of the Agent"

Dear Sir/Madam:

Pursuant to the provisions of 15 U.S.C. § 1635(i) (2), we hereby rescind the above-referenced loan, as a defense to foreclosure.

We have already rescinded the subject loan transaction on May 6, 2017 and mailed a copy to the alleged creditor named above. As of today, more than 20 days has passed and the window is now closed due to the fact that no one filed a declaratory action in court to challenge our rescission within the 20-day period.

Thus, by operation of law, the rescission was self-imposed the day we mailed the rescission notice in May.

Attachment H

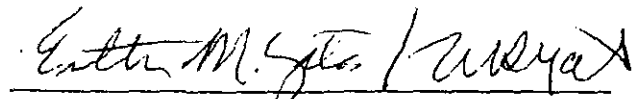
Due to the rescission, your alleged interest in subject property and the promissory note (Note) was negated. The Deed of Trust (DOT) became void and the Note became unsecured, thus discharged in my (Esther Mammie Yates) Chapter 7 bankruptcy.

We stated in the rescission that we are willing to tender the loan proceeds minus our damages to the bona fide creditor once the Note is proven valid and enforceable. Please provide us with the financial institution's information, including routing number, etc., to which the tender should be mailed.

Your scheduling of a wrongful foreclosure by Commonwealth Trustees, LLC, based on a void instrument, is illegal.

We reserve a right to sue all, including the agents acting for non-creditors, who have acted as vehicle of fraud in a civil theft.

Please govern yourself accordingly.



Esther M. Yates & William R. Yates
8236 Stoddard Drive
Manassas, VA 20110

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Eastern District of Virginia

Case number _____
(If known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☐ 1. There is no presumption of abuse.
- ☒ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2)
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☒ Married and your spouse is NOT filing with you. You and your spouse are:
- ☒ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$ 6,160.27
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm	Debtor 1 Gross receipts (before all deductions) \$ 0.00 Ordinary and necessary operating expenses - \$ 0.00 Net monthly income from a business, profession, or farm \$ 0.00	Debtor 2 Gross receipts (before all deductions) \$ Ordinary and necessary operating expenses - \$ Net monthly income from a business, profession, or farm \$ 0.00
6. Net income from rental and other real property	Debtor 1 Gross receipts (before all deductions) \$ 0.00 Ordinary and necessary operating expenses - \$ 0.00 Net monthly income from rental or other real property \$ 0.00	Debtor 2 Gross receipts (before all deductions) \$ Ordinary and necessary operating expenses - \$ Net monthly income from rental or other real property \$ 0.00
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known) _____

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \downarrow

For you: \$ 0.00

For your spouse: \$ 0.00

\$ 0.00 \$ 0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00 \$ 0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

Total amounts from separate pages, if any.

+ \$ 0.00 + \$ 0.00

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 0.00 + \$ 6,160.27 = \$ 6,160.27
Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11. \rightarrow Copy line 11 here \$ 6,160.27

Multiply by 12 (the number of months in a year).

$\times 12$

12b. The result is your annual income for this part of the form.

12b. \$ 73,923.24

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live

Virginia

Fill in the number of people in your household.

02

Fill in the median family income for your state and size of household. \$ 71,871.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☒ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

☒ William Rashidu Yates

Signature of Debtor 1

Date

11/14/2018
MM/DD/YYYY

☒ N/A

Signature of Debtor 2

Date

MM/DD/YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Eastern District of Virginia

Case number _____
(If known)

Check the appropriate box as directed in lines 40 or 42:

According to the calculations required by this Statement:

☐ 1. There is no presumption of abuse.

☐ 2. There is a presumption of abuse.

☐ Check if this is an amended filing

Official Form 122A-2

Chapter 7 Means Test Calculation

04/16

To fill out this form, you will need your completed copy of *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Determine Your Adjusted Income

1. Copy your total current monthly income. Copy line 11 from Official Form 122A-1 here → \$ 6,160.27

2. Did you fill out Column B in Part 1 of Form 122A-1?

☐ No. Fill in \$0 for the total on line 3.

☒ Yes. Is your spouse filing with you?

☒ No. Go to line 3.

☐ Yes. Fill in \$0 for the total on line 3.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

On line 11, Column B of Form 122A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

☒ No. Fill in 0 for the total on line 3.

☐ Yes. Fill in the information below:

State each purpose for which the income was used

For example, the income is used to pay your spouse's tax debt or to support people other than you or your dependents

Fill in the amount you are subtracting from your spouse's income

_____ \$ _____

_____ \$ _____

_____ + \$ _____

Total _____ \$ 0.00

Copy total here → - \$ 0.00

4. Adjust your current monthly income. Subtract the total on line 3 from line 1.

\$ 6,160.27

Debtor 1 WILLIAM RASHIDU YATES Case number (if known) _____
First Name Middle Name Last Name

Part 2: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 122A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to you, it means both you and your spouse if Column B of Form 122A-1 is filled in

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

2

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ 1,132.00

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person \$ 49.00
 7b. Number of people who are under 65 x 2
 7c. **Subtotal.** Multiply line 7a by line 7b. \$ 98.00 Copy here → \$ 98.00

People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person \$ 117.00
 7e. Number of people who are 65 or older x 0
 7f. **Subtotal.** Multiply line 7d by line 7e. \$ 0.00 Copy here → + \$ 0.00

7g. **Total.** Add lines 7c and 7f. \$ 98.00 Copy total here → \$ 98.00

Debtor 1 WILLIAM RASHIDU YATES Case number (if known) _____
First Name Middle Name Last Name

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form.
 This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 594.00

9. **Housing and utilities – Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$ 1,566.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of the creditor	Average monthly payment
<u>UNDISCLOSED</u>	<u>\$ 450.00</u>
<u>UNDISCLOSED</u>	<u>\$ 2,656.00</u>
	<u>+ \$ 3,106.00</u>

Total average monthly payment

\$ 3,106.00

Copy here →

-\$ 3,106.00

Repeat this amount on line 33a

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this amount is less than \$0, enter \$0.

\$ 0.00

Copy here →

\$ 0.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim. \$ 0.00

Explain why:

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- ☐ 0. Go to line 14.
- ☐ 1. Go to line 12.
- ☒ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. \$ 490.00

YATES

Case number (if known)

Debtor 1

WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known)

Other Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, Social Security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. \$ 914.16
Do not include real estate, sales, or use taxes.
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. \$ 0.00
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.
18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ 0.00
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. \$ 0.00
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.
20. **Education:** The total monthly amount that you pay for education that is either required:
☐ as a condition for your job, or
☐ for your physically or mentally challenged dependent child if no public education is available for similar services. \$ 0.00
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. \$ 0.00
Do not include payments for any elementary or secondary school education.
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. \$ 0.00
Payments for health insurance or health savings accounts should be listed only in line 25.
23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$ 0.00
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122A-1, or any amount you previously deducted.
24. **Add all of the expenses allowed under the IRS expense allowances.** \$ 3,500.16
Add lines 6 through 23.

Additional Expense Deductions

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ 0.00

Disability insurance \$ 0.00

Health savings account + \$ 0.00

Total \$ 0.00

Copy total here → \$ 0.00

Do you actually spend this total amount?

☐ No. How much do you actually spend? \$☒ Yes

26. **Continuing contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b).

\$ 0.00

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.

\$ 0.00

By law, the court must keep the nature of these expenses confidential.

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$160.42* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

\$ 0.00

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2).

+ \$ 0.00

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$ 0.00

Debtor 1 WILLIAM RASHIDU YATES Case number (if known) _____
First Name Middle Name Last Name

Deductions for Debt Payment

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

	Average monthly payment
Mortgages on your home:	
33a. Copy line 9b here →	\$ <u>3,106.00</u>
Loans on your first two vehicles:	
33b. Copy line 13b here →	\$ <u>213.00</u>
33c. Copy line 13e here →	\$ <u>0.00</u>
33d. List other secured debts:	

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?	
<u>NONE</u>		<input type="checkbox"/> No <input type="checkbox"/> Yes	\$ <u>0.00</u>
<u>NONE</u>		<input type="checkbox"/> No <input type="checkbox"/> Yes	\$ <u>0.00</u>
<u>NONE</u>		<input type="checkbox"/> No <input type="checkbox"/> Yes	+ \$ <u>0.00</u>

33e. Total average monthly payment. Add lines 33a through 33d. \$ 3,319.00 Copy total here → \$ 3,319.00

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

- ☐ No. Go to line 35.
☒ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
<u>Undisclosed</u>	<u>8236 Stoddard</u>	\$ <u>12,000.00</u> ÷ 60 =	\$ <u>200.00</u>
<u>Undisclosed</u>	<u>Drive Manassas</u>	\$ <u>150,000.00</u> ÷ 60 =	\$ <u>2,500.00</u>
	<u>City VA20110</u>	\$ _____ ÷ 60 =	+ \$ _____
Total			\$ <u>2,700.00</u> Copy total here → \$ <u>2,700.00</u>

35. Do you owe any priority claims such as a priority tax, child support, or alimony — that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

- ☐ No. Go to line 36.
☒ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$ 800.00 ÷ 60 = \$ 13.33

Debtor 1

WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Case number (if known)

36. Are you eligible to file a case under Chapter 13? 11 U.S.C. § 109(e).

For more information, go online using the link for *Bankruptcy Basics* specified in the separate instructions for this form. *Bankruptcy Basics* may also be available at the bankruptcy clerk's office.

- ☒ No. Go to line 37.
☐ Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13

\$ _____

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

X _____

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13

\$ _____

Copy total
here →

\$ _____

37. Add all of the deductions for debt payment.

Add lines 33e through 36. _____

\$ 6,019.00

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, *All of the expenses allowed under IRS expense allowances* \$ 3,500.16

Copy line 32, *All of the additional expense deductions* \$ 0.00

Copy line 37, *All of the deductions for debt payment* + \$ 6,019.00

Total deductions \$ 9,519.16

Copy total here →

\$ 9,519.16

Part 3: Determine Whether There Is a Presumption of Abuse

39. Calculate monthly disposable income for 60 months

39a. Copy line 4, *adjusted current monthly income* \$ 6,160.27

39b. Copy line 38, *Total deductions* - \$ 9,519.16

39c. Monthly disposable income. 11 U.S.C. § 707(b)(2).
Subtract line 39b from line 39a. \$ -3,358.16

Copy
here →

\$ -3,358.16

For the next 60 months (5 years) x 60

39d. Total. Multiply line 39c by 60. _____

\$ -201,489.60

Copy
here →

\$ -201,489.60

40. Find out whether there is a presumption of abuse. Check the box that applies:

☒ The line 39d is less than \$7,700*. On the top of page 1 of this form, check box 1, *There is no presumption of abuse*. Go to Part 5.

☐ The line 39d is more than \$12,850*. On the top of page 1 of this form, check box 2, *There is a presumption of abuse*. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

☐ The line 39d is at least \$7,700*, but not more than \$12,850*. Go to line 41.

* Subject to adjustment on 4/01/19, and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 **WILLIAM RASHIDU YATES** Case number (if known) _____
First Name Middle Name Last Name

41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 106Sum), you may refer to line 3b on that form. _____

\$ _____

x .25

41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(I).
 Multiply line 41a by 0.25. _____

\$ _____

Copy here →

\$ _____

42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.

Check the box that applies:

☐ Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, *There is no presumption of abuse.* Go to Part 5.

☐ Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

Part 4: Give Details About Special Circumstances

43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B).

☒ No. Go to Part 5.

☐ Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances

Average monthly expense or income adjustment

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X William Rashidu Yates *WR Yates*
 Signature of Debtor 1

X N/A
 Signature of Debtor 2

Date 11/14/2018
 MM/DD/YYYY

Date _____
 MM/DD/YYYY

Fill in this information to identify your case:

Debtor 1 WILLIAM RASHIDU YATES
First Name Middle Name Last Name

Debtor 2 N/A
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Virginia

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☐ creditors have claims secured by your property, or
- ☐ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: Undisclosed C/O U.S. Bank N.A

Description of property securing debt: 8236 Stoddard Drive Manassas Va 20110

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☒ Retain the property and [explain]: Fraud Rescission, TILA & as a Def to FC

- ☐ No
- ☒ Yes

Creditor's name: Undisclosed C/O M NT Bank

Description of property securing debt: 8236 Stoddard Drive Manassas Va 20110

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☒ Retain the property and [explain]: Fraud Rescission, TILA & as a Def to FC

- ☐ No
- ☒ Yes

Creditor's name: Wells Fargo Dealer Services

Description of property securing debt: Toyota Highlander 2007

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☒ Retain the property and [explain]: Wife is paying regularly

- ☐ No
- ☒ Yes

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ No
- ☐ Yes

Debtor 1 WILLIAM RASHIDU YATES Case number (if known) _____
First Name Middle Name Last Name

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

x William Rashidu Yates WR Yates

Signature of Debtor 1

Date 11/14/2018
MM / DD / YYYY

x N/A

Signature of Debtor 2

Date _____
MM / DD / YYYY

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA Division**

In re
WILLIAM RASHIDU YATES

Case No.

Chapter 7

Debtor(s)

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette or by a typed hard copy in scannable format, with Request for Waiver attached, is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

Master mailing list of creditors submitted via:

- (a) X computer diskette listing a total of 24 creditors; or
(b) ~~16~~ 24 scannable hard copy, with Request for Waiver attached,
consisting of 03 pages, listing a total of 24 creditors



Debtor

N/A

Joint Debtor

Date: 11/14/2018

[Check if applicable] _____ Creditor(s) with
foreign addresses included on disk/hard copy.

Rosenberg & Associates, LLC
4340 East West Highway, Suite 600
Bethesda, MD 20816

U.S. Bank National Association
One Federal St Third Floor
Boston MA 02110

Nationstar Mortgage, LLC d/b/a Mr. Cooper
8950 Cypress Waters Blvd
Coppell, TX 75019

Wells Fargo Bank NA
9062 Old Annapolis Road
Columbia, MD 21045

Commonwealth Trustees, LLC
8601 Westwood Center Ste 255
Vienna, VA 22182

American Express
P.O. BOX 981537
EL PASO, TX 79998

Bank of America
PO BOX 982235
EL PASO, TX 79998

Bloomingdales Department
PO BOX 8218
MASON, OH 45040

Macys Department
PO BOX 8218
MASON, OH 45040

M&T Bank (Home Equity)
PO BOX 900
MILLSBORO, DE 19966

Wells Fargo Dealers Service
P.O. BOX 1697
WINTERVILLE, NC 28590

Sallie Mae
PO BOX 3229
WILMINGTON, DE 19804

US Department of Education
PO BOX 5609
GREENVILLE, TX 75403

Child Support Richmond VA
730 E. BROAD ST.
RICHMOND, VA 23219

Portfolio Recovery
(Citibank NA/Sears)
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

R.A. Rogers, Inc.
(State Employees Credit Union of Maryland)
P.O. Box 3302
Crofton, MD 21114-0302

CACH LLC (Nordstrom Bank)

C/O RESURGENT CAPITAL SERVICES
PO BOX 1269
GREENVILLE, SC 29602

Portfolio Recovery
(Citibank NA/BestBuy)
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

CALVARY PORTFORLIO SERVICE
(Synchrony Bank/Lord & Taylor)
500 SUMMIT LAKE DRIVE SUITE 400
VALHALLA, NY 10595

MEDICAL DATA SYSTEMS INC
(Prince William Hospital)
1374 S BABCOCK ST
MELBOURNE, FL 32901

MEDICAL DATA SYSTEMS INC
(Haymarket Medical Center)

1374 S BABCOCK ST
MELBOURNE, FL 32901

Progressive Management Systems
(Prince William Medical Center)
1521 West Cameron Ave.
West Covina, CA 91790-2738

AR RESOURCES INC
(Emergency Medicine Associates)
POB 1056
BLUE BELL, PA 19422

Chase Card Services
P.O. Box 15292
Wilmington, DE 19886-5292

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file
under one of four different chapters of the
Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11 — Reorganization
- Chapter 12 — Voluntary repayment plan
for family farmers or
fishermen
- Chapter 13 — Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their
debts and who are willing to allow their non-
exempt property to be used to pay their
creditors. The primary purpose of filing under
chapter 7 is to have your debts discharged. The
bankruptcy discharge relieves you after
bankruptcy from having to pay many of your
pre-bankruptcy debts. Exceptions exist for
particular debts, and liens on property may still
be enforced after discharge. For example, a
creditor may have the right to foreclose a home
mortgage or repossess an automobile.

However, if the court finds that you have
committed certain kinds of improper conduct
described in the Bankruptcy Code, the court
may deny your discharge.

You should know that even if you file
chapter 7 and you receive a discharge, some
debts are not discharged under the law.
Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement
obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

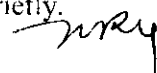
If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filing fee
+	\$550 administrative fee
\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.



Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts. *very*

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
<http://www.uscourts.gov/forms/bankruptcy-forms>

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. *Jury*